

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS

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NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	
/LC/	1	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	2	KOROTKAYA, "Biometric Person Authentication: Odor", Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages
	3	KRAKOW, "Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", MSNBC, http://www.msnbc.msn.com/id/3072638 , 02/17/2004, 4 pages
	4	KULKARNI, et al., "Biometrics: Speaker Verification" http://biometrics.cse.msu.edu/speaker.html , 03/08/2004, 5 pages
	5	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	6	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
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	8	LUETTIN, "Visual Speech and Speaker Recognition", http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html , 06/30/2000, 1 page
	9	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, www.cardforum.com/html/cardmark/jan01_c3.htm , 01/2001
	10	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432 , 02/02/2004, 2 pages
	11	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	12	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
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	14	ROBERTI, "TI Embraces Prox Card Standard", http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml , 03/06/2003, 2 pages
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/LC/	16	ROSS et al., "Biometrics: Hand Geometry", http://biometrics.cse.msu.msu.edu/hand_geometry.html , 02/26/2004, 2 pages
	17	SCHMUCKLER, ERIC, "Playing Your Cards Right", <i>Forbes</i> , 12/28/1987
	18	Sony, Philips to Test RFID Platform, <i>RFID Journal</i> , 05/08/2003, 2 pages
	19	WILSON, "Putting Their Finger on It", http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable , 02/09/2004, 2 pages
↓	20	"Core One Credit Union- Discover the Advantage", http://coreone.org/2visa.html , Copyright 2001, (Last Visited 10/09/2002)
/LC/	21	"The Bank Credit Card Business", American Bankers Association, 1996, all pages

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/Luna Champagne/

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